

Debtor 1 Leonard Anthony Gray

Debtor 2 Valerie Eloyce Gray  
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Georgia  
(State)

Case number 15-61215-WLH

## Form 4100R

**Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

Name of creditor: U.S. Bank Trust National Association, as Trustee of the Igloo Series III Trust Court claim no. (if known): 4

Last 4 digits of any number you use to identify the debtor's account: 2797

Property address: 6023 West Fayetteville Road  
Number Street

Atlanta, GA 30349  
City State ZIP Code

**Part 2: Prepetition Default Payments**

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: 2/1/20 @ \$637.82 + 3/1/20 @ \$718.26 (a) \$ 1,356.08

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ \_\_\_\_\_

c. Total. Add lines a and b. - \$423.41 Suspense

(c) \$ 932.67

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

02 / 01 / 2020  
MM / DD / YYYY

Debtor 1

Leonard Anthony Gray

First Name Middle Name Last Name

Case number (if known)

15-61215-WLH

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

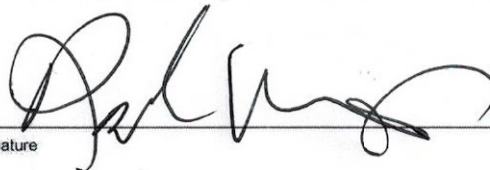
The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x   
Signature

Date 04/07/2020

Print Raymond Valderrama  
First Name Middle Name Last Name

Title Assistant Vice President

Company BSI Financial Services

If different from the notice address listed on the proof of claim to which this response applies:

Address 7505 Irvine Center Drive, Suite 200  
Number Street  
Irvine CA 92618  
City State ZIP Code

Contact phone (949) 679 - 6728

Email Rvalderrama@bsifinancial.com



Payment Changes				
Date	P&I	Escrow	Total	Notice Filed
7/1/2015	\$190.44	\$284.46	\$474.90	Filed w/POC
5/1/2017	\$190.44	\$301.63	\$492.07	4/10/2017
6/1/2019	\$190.44	\$447.38	\$637.82	5/1/2019
3/1/2020		\$718.26	\$718.26	2/7/2020
		\$0.00		
		\$0.00		

Loan Information	
Loan #	
Borrower	Gray
BK Case #	15-61215
Date Filed	6/17/2015
First Post Petition	
Due Date	7/1/2015
POC Covers	5/1/14-6/1/15

Date	Amount Rcvd	Post Pet Due Date	Contractual Due Date	Amt Due	Over/Short	Suspense Credit	Suspense Debit	Suspense Balance	APO Arrears Credit	APO Debit	APO Suspense Balance	APO Paid to Date	Comments
7/20/2015	\$474.90	7/1/2015	5/1/2014	\$474.90	\$0.00			\$0.00			\$0.00	\$0.00	
9/8/2018	\$950.00	8/1/2015	6/1/2014	\$474.90	\$475.10	\$475.10		\$475.10			\$0.00	\$0.00	
11/13/2015		Trustee Payment			\$0.00			\$475.10			\$0.00	\$0.00	
12/7/2018		Trustee Payment			\$0.00			\$475.10			\$0.00	\$0.00	
1/6/2016		Trustee Payment			\$0.00			\$475.10			\$0.00	\$0.00	
1/14/2016	\$1,430.00	9/1/2015	7/1/2014	\$474.90	\$955.10	\$955.10		\$1,430.20			\$0.00	\$0.00	
1/14/2016		10/1/2015	8/1/2014	\$474.90	-\$474.90		\$474.90	\$955.30			\$0.00	\$0.00	
1/14/2016		11/1/2015	9/1/2014	\$474.90	-\$474.90		\$474.90	\$480.40			\$0.00	\$0.00	
1/14/2016		12/1/2015	10/1/2014	\$474.90	-\$474.90		\$474.90	\$5.50			\$0.00	\$0.00	
2/8/2016		Trustee Payment			\$0.00			\$5.50			\$0.00	\$0.00	
2/23/2016	\$474.90	1/1/2016	11/1/2014	\$474.90	\$0.00			\$5.50			\$0.00	\$0.00	
		APO entered 3/25/16 covering 10/1/15-1/1/16 IAO \$1,495.30. Stip payments due 2/15/16-6/15/16 IAO \$249.21 and final stip payment due 7/15/16 IAO \$249.25. Regular resume 2/1/16.			\$0.00			\$0.00			\$0.00	\$0.00	
3/29/2016	\$474.90	2/1/2016	12/1/2014	\$474.90	\$0.00			\$0.00			\$0.00	\$0.00	
4/11/2016		Trustee Payment			\$0.00			\$0.00			\$0.00	\$0.00	
4/30/2016	\$480.00	3/1/2016	1/1/2015	\$474.90	\$5.10	\$5.10		\$5.10			\$0.00	\$0.00	
5/12/2016		Trustee Payment			\$0.00			\$5.10			\$0.00	\$0.00	
5/31/2016	\$480.79	4/1/2016	2/1/2015	\$474.90	\$5.89	\$5.89		\$10.99			\$0.00	\$0.00	
6/13/2016		Trustee Payment			\$0.00			\$10.99			\$0.00	\$0.00	
6/24/2016		2/15/16 Stip Payment			\$0.00			\$10.99	\$249.21		\$249.21	\$249.21	
6/27/2016	\$470.00	5/1/2016	3/1/2015	\$474.98	-\$4.98		\$4.98	\$6.01			\$249.21	\$249.21	
7/7/2016	\$475.00	6/1/2016		\$474.98	\$0.02	\$0.02		\$6.03			\$249.21	\$249.21	
7/13/2016		Trustee Payment			\$0.00			\$6.03			\$249.21	\$249.21	
7/26/2016	\$475.00	7/1/2016	4/1/2015	\$474.98	\$0.02	\$0.02		\$6.05			\$249.21	\$249.21	
8/4/2016	\$603.16	8/1/2016	5/1/2015	\$474.98	\$128.18	\$128.18		\$134.23			\$249.21	\$249.21	
8/4/2016		3/15/16 APO Payment			\$0.00			\$134.23	\$249.21		\$498.42	\$498.42	
8/4/2016		4/15/16 APO Payment			\$0.00			\$134.23	\$249.21		\$747.63	\$747.63	
8/4/2016		5/15/16 APO Payment			\$0.00			\$134.23	\$249.21		\$996.84	\$996.84	
8/4/2016		6/15/16 APO Payment			\$0.00			\$134.23	\$249.21		\$1,246.05	\$1,246.05	
8/8/2016	\$350.75	9/1/2016	6/1/2015	\$474.98	-\$124.23		\$124.23	\$10.00			\$1,246.05	\$1,246.05	
8/8/2016		7/15/16 APO Payment			\$0.00			\$10.00	\$249.25		\$1,495.30	\$1,495.30	
8/18/2016		Trustee Payment			\$0.00			\$10.00			\$1,495.30	\$1,495.30	
9/14/2016		Trustee Payment			\$0.00			\$10.00			\$1,495.30	\$1,495.30	
9/16/2016	\$474.90	10/1/2016	7/1/2015	\$474.98	-\$0.08		\$0.08	\$9.92			\$1,495.30	\$1,495.30	
10/7/2016		APO Applied	8/1/2015		\$0.00			\$9.92		\$474.90	\$1,020.40	\$1,495.30	
10/19/2016		Trustee Payment			\$0.00			\$9.92			\$1,020.40	\$1,495.30	
10/31/2016	\$474.90	11/1/2016	9/1/2015	\$474.98	-\$0.08		\$0.08	\$9.84			\$1,020.40	\$1,495.30	
11/15/2016		Trustee Payment			\$0.00			\$9.84			\$1,020.40	\$1,495.30	
12/9/2016	\$475.00	12/1/2016	10/1/2015	\$474.98	\$0.02	\$0.02		\$9.86			\$1,020.40	\$1,495.30	
12/20/2016		Trustee Payment			\$0.00			\$9.86			\$1,020.40	\$1,495.30	
12/23/2016	\$475.00	1/1/2017	11/1/2015	\$474.98	\$0.02	\$0.02		\$9.88			\$1,020.40	\$1,495.30	
1/6/2017		Trustee Payment			\$0.00			\$9.88			\$1,020.40	\$1,495.30	
1/24/2017		PRE-Petition Applied	12/1/2015		\$0.00			\$9.88			\$1,020.40	\$1,495.30	
1/24/2017		PRE-Petition Applied	1/1/2016		\$0.00			\$9.88			\$1,020.40	\$1,495.30	
3/10/2017	\$476.00	2/1/2017	2/1/2016	\$474.98	\$1.02	\$1.02		\$10.90			\$1,020.40	\$1,495.30	
3/15/2017		Trustee Payment			\$0.00			\$10.90			\$1,020.40	\$1,495.30	
4/10/2017		Trustee Payment			\$0.00			\$10.90			\$1,020.40	\$1,495.30	
4/14/2017	\$475.00	3/1/2017	3/1/2016	\$474.98	\$0.02	\$0.02		\$10.92			\$1,020.40	\$1,495.30	
5/12/2017		Trustee Payment			\$0.00			\$10.92			\$0.00	\$1,495.30	
5/16/2017	\$498.00	4/1/2017	4/1/2016	\$474.98	\$23.02	\$23.02		\$33.94			\$0.00	\$1,495.30	
6/13/2017		Trustee Payment			\$0.00			\$33.94			\$0.00	\$1,495.30	
6/16/2017	\$500.00	5/1/2017	5/1/2016	\$492.07	\$7.93	\$7.93		\$41.87			\$0.00	\$1,495.30	
7/10/2017	\$461.00	6/1/2017	6/1/2016	\$492.07	-\$31.07		\$31.07	\$10.80			\$0.00	\$1,495.30	



7/10/2017		PRE-Petition Applied	7/1/2016		\$0.00			\$10.80			\$0.00	\$1,495.30
8/11/2017		Trustee Payment			\$0.00			\$10.80			\$0.00	\$1,495.30
9/12/2017	\$475.00				\$475.00	\$475.00		\$485.80			\$0.00	\$1,495.30
9/13/2017		Trustee Payment			\$0.00			\$485.80			\$0.00	\$1,495.30
10/5/2017		Trustee Payment			\$0.00			\$485.80			\$0.00	\$1,495.30
10/17/2017		Trustee Payment			\$0.00			\$485.80			\$0.00	\$1,495.30
10/17/2017	\$552.50	7/1/2017	8/1/2016	\$492.07	\$60.43	\$60.43		\$546.23			\$0.00	\$0.00
10/31/2017	\$480.00	8/1/2017	9/1/2016	\$492.07	-\$12.07		\$12.07	\$534.16			\$0.00	\$0.00
10/31/2017		9/1/2017	10/1/2016	\$492.07	-\$492.07		\$492.07	\$42.09			\$0.00	\$0.00
12/7/2017		Trustee Payment			\$0.00			\$42.09			\$0.00	\$0.00
1/16/2018		Trustee Payment			\$0.00			\$42.09			\$0.00	\$0.00
2/8/2018		Trustee Payment			\$0.00			\$42.09			\$0.00	\$0.00
3/1/2018	\$475.00	10/1/2017	11/1/2016	\$492.07	-\$17.07		\$17.07	\$25.02			\$0.00	\$0.00
3/9/2018		Trustee Payment			\$0.00			\$25.02			\$0.00	\$0.00
4/6/2018		Trustee Payment			\$0.00			\$25.02			\$0.00	\$0.00
4/14/2018	\$475.00	11/1/2017	12/1/2016	\$492.07	-\$17.07		\$17.07	\$7.95			\$0.00	\$0.00
5/4/2018	\$475.00				\$475.00	\$475.00		\$482.95			\$0.00	\$0.00
5/9/2018		Trustee Payment			\$0.00			\$482.95			\$0.00	\$0.00
5/9/2018		PRE-Petition Applied	1/1/2017		\$0.00			\$482.95			\$0.00	\$0.00
5/9/2018		PRE-Petition Applied	2/1/2017		\$0.00			\$482.95			\$0.00	\$0.00
5/9/2018		PRE-Petition Applied	3/1/2017		\$0.00			\$482.95			\$0.00	\$0.00
6/4/2018	\$985.94	12/1/2017	4/1/2017	\$492.07	\$493.87	\$493.87		\$976.82			\$0.00	\$0.00
6/6/2018		Trustee Payment			\$0.00			\$976.82			\$0.00	\$0.00
7/10/2018		Trustee Payment			\$0.00			\$976.82			\$0.00	\$0.00
7/30/2018	\$492.07	1/1/2018	5/1/2017	\$492.07	\$0.00			\$976.82			\$0.00	\$0.00
8/31/2018	\$500.00	2/1/2018	6/1/2017	\$492.07	\$7.93	\$7.93		\$984.75			\$0.00	\$0.00
9/12/2018		Trustee Payment			\$0.00			\$984.75			\$0.00	\$0.00
10/1/2018	\$500.00	3/1/2018	7/1/2017	\$492.07	\$7.93	\$7.93		\$992.68			\$0.00	\$0.00
10/5/2018		Trustee Payment			\$0.00			\$992.68			\$0.00	\$0.00
10/5/2018		4/1/2018	8/1/2017	\$492.07	-\$492.07		\$492.07	\$500.61			\$0.00	\$0.00
10/5/2018		5/1/2018	9/1/2017	\$492.07	-\$492.07		\$492.07	\$8.54			\$0.00	\$0.00
11/6/2018		Trustee Payment			\$0.00			\$8.54			\$0.00	\$0.00
11/15/2018	\$500.00	6/1/2018	10/1/2017	\$492.07	\$7.93	\$7.93		\$16.47			\$0.00	\$0.00
12/10/2018		Trustee Payment			\$0.00			\$16.47			\$0.00	\$0.00
1/3/2019		Trustee Payment			\$0.00			\$16.47			\$0.00	\$0.00
1/3/2019					\$0.00			\$16.47			\$0.00	\$0.00
2/5/2019	\$3,428.02	7/1/2018	11/1/2017	\$492.07	\$2,935.95	\$2,935.95		\$2,952.42			\$0.00	\$0.00
2/5/2019		8/1/2018	12/1/2017	\$492.07	-\$492.07		\$492.07	\$2,460.35			\$0.00	\$0.00
2/5/2019		9/1/2018	1/1/2018	\$492.07	-\$492.07		\$492.07	\$1,968.28			\$0.00	\$0.00
2/5/2019		10/1/2018	2/1/2018	\$492.07	-\$492.07		\$492.07	\$1,476.21			\$0.00	\$0.00
2/5/2019		11/1/2018	3/1/2018	\$492.07	-\$492.07		\$492.07	\$984.14			\$0.00	\$0.00
2/5/2019		12/1/2018	4/1/2018	\$492.07	-\$492.07		\$492.07	\$492.07			\$0.00	\$0.00
2/5/2019		1/1/2019	5/1/2018	\$492.07	-\$492.07		\$492.07	\$0.00			\$0.00	\$0.00
2/5/2019		PRE-Petition Applied	6/1/2018		\$0.00			\$0.00			\$0.00	\$0.00
2/5/2019		PRE-Petition Applied	7/1/2018		\$0.00			\$0.00			\$0.00	\$0.00
2/5/2019		PRE-Petition Applied	8/1/2018		\$0.00			\$0.00			\$0.00	\$0.00
2/5/2019		PRE-Petition Applied	9/1/2018		\$0.00			\$0.00			\$0.00	\$0.00
2/5/2019		PRE-Petition Applied	10/1/2018		\$0.00			\$0.00			\$0.00	\$0.00
2/5/2019		PRE-Petition Applied	11/1/2018		\$0.00			\$0.00			\$0.00	\$0.00
3/6/2019		Trustee Payment			\$0.00			\$0.00			\$0.00	\$0.00
3/29/2019	\$492.07	2/1/2019	12/1/2018	\$492.07	\$0.00			\$0.00			\$0.00	\$0.00
4/8/2019		Trustee Payment			\$0.00			\$0.00			\$0.00	\$0.00
5/10/2019		Trustee Payment			\$0.00			\$0.00			\$0.00	\$0.00
5/15/2019	\$492.07	3/1/2019	1/1/2019	\$492.07	\$0.00			\$0.00			\$0.00	\$0.00
6/15/2019	\$492.07	4/1/2019	2/1/2019	\$492.07	\$0.00			\$0.00			\$0.00	\$0.00
6/19/2019		Trustee Payment			\$0.00			\$0.00			\$0.00	\$0.00
6/19/2019		PRE-Petition Applied	3/1/2019		\$0.00			\$0.00			\$0.00	\$0.00
6/29/2019	\$492.07	5/1/2019	4/1/2019	\$492.07	\$0.00			\$0.00			\$0.00	\$0.00
7/30/2019	\$492.07	6/1/2019	5/1/2019	\$637.82	-\$145.75			\$0.00			\$0.00	\$0.00
7/30/2019		PRE-Petition Applied	6/1/2019		\$0.00			\$0.00			\$0.00	\$0.00
8/30/2019	\$396.87	suspense			\$396.87	\$396.87		\$396.87			\$0.00	\$0.00
9/30/2019	\$1,275.64	7/1/2019	7/1/2019	\$637.82	\$637.82	\$637.82		\$1,034.69			\$0.00	\$0.00
9/30/2019		8/1/2019	8/1/2019	\$637.82	-\$637.82		\$637.82	\$396.87			\$0.00	\$0.00
10/17/2019	\$637.82	9/1/2019	9/1/2019	\$637.82	\$0.00			\$396.87			\$0.00	\$0.00
10/28/2019	\$637.82	10/1/2019	10/1/2019	\$637.82	\$0.00			\$396.87			\$0.00	\$0.00
1/2/2020	\$645.00	11/1/2019	11/1/2019	\$637.82	\$7.18	\$7.18		\$404.05			\$0.00	\$0.00
1/22/2020	\$650.00	12/1/2019	12/1/2019	\$637.82	\$12.18	\$12.18		\$416.23			\$0.00	\$0.00
2/25/2020	\$645.00	1/1/2020	1/1/2020	\$637.82	\$7.18	\$7.18		\$423.41			\$0.00	\$0.00
					\$0.00			\$423.41			\$0.00	\$0.00
					\$0.00			\$423.41			\$0.00	\$0.00
Post petition due		2/1/2020		\$637.82	-\$637.82			\$423.41			\$0.00	\$0.00
		3/1/2020		\$718.26	-\$718.26			\$423.41			\$0.00	\$0.00
					\$0.00			\$423.41			\$0.00	\$0.00
					\$0.00			\$423.41			\$0.00	\$0.00

### CERTIFICATE OF SERVICE

This is to certify that I have served the following parties in this matter with a copy of the within and foregoing by, **unless otherwise noted**, depositing a true and correct copy in the U.S. Mail with sufficient postage affixed thereto and properly addressed as follows:

Nancy J. Whaley, Esq.  
Standing Chapter 13 Trustee  
Via Electronic Notice

Stacey L. Butler, Esq.  
Attorney for Debtors  
Via Electronic Notice

Valerie Eloyce Gray  
6023 West Fayetteville Road  
Atlanta, GA 30349

Leonard Anthony Gray  
6023 West Fayetteville Road  
Atlanta, GA 30349

This 8<sup>th</sup> day of April, 2020.

/s/ Marc E. Ripps  
Marc E. Ripps  
Georgia Bar No. 606515

P. O. Box 923533  
Norcross, GA 30010-3533  
(770) 448-5377  
Email: meratl@aol.com